

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

0 Valuation of Security

0 Assumption of Executory Contract or Unexpired Lease

0 Lien Avoidance

Last revised: August 1, 2020

**UNITED STATES BANKRUPTCY COURT
District of New Jersey**In Re: **Indie R Cooper-Guzman**

Case No.:

18-29664

Judge:

MBK

Debtor(s)

CHAPTER 13 PLAN AND MOTIONS☐ Original☒ Modified/Notice Required

Date:

10-22-2021☐ Motions Included☐ Modified/No Notice RequiredTHE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE.**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney _____ Initial Debtor: IRC Initial Co-Debtor _____

Part 1: Payment and Length of Plan

- a. The Debtor has paid \$23,727.18 into the Plan and the debtor's chapter 13 plan is now complete.
- b. The debtor shall make plan payments to the Trustee from the following sources:
- ☒ Future Earnings
- ☐ Other sources of funding (describe source, amount and date when funds are available):
- c. Use of real property to satisfy plan obligations:
- ☐ Sale of real property
Description:
Proposed date for completion: _____
- ☐ Refinance of real property:
Description:
Proposed date for completion: _____
- ☐ Loan modification with respect to mortgage encumbering property:
Description:
Proposed date for completion: _____
- d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.
- e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection

☒ NONE

- a. Adequate protection payments will be made in the amount of \$____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to ____ (creditor).
- b. Adequate protection payments will be made in the amount of \$____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: ____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

- a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
ROBERT C. NISENSEN	ATTORNEYS FEES	3,500

- b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
Check one:
- ☒ None
- ☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
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Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
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MTAG CUSTODIAN HOME	13,386.45	13,386.45
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b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
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c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
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d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this section ALSO REQUIRES
the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to Be Paid
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-NONE-					
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2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☐ NONE
 Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor MTAG CUSTODIAN BOROUGH OF SOUTH RIVER PNC BANK	Collateral to be Surrendered HOME	Value of Surrendered Collateral 180,000	Remaining Unsecured Debt 0.00
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f. Secured Claims Unaffected by the Plan ☒ NONE
 The following secured claims are unaffected by the Plan:
Creditor

g. Secured Claims to be Paid in Full Through the Plan ☒ NONE

Creditor	Collateral	Total Amount to be Paid through the Plan
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Part 5: Unsecured Claims ☐ NONE

a. Not separately classified allowed non-priority unsecured claims shall be paid:

☐ Not less than \$___ to be distributed *pro rata*

☐ Not less than ___ percent

☒ *Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
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Part 6: Executory Contracts and Unexpired Leases ☒ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
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Part 7: Motions ☒ NONE

NOTE: All plans containing motions must be served on all affected lienholders, together with local form, Notice of Chapter 13 Plan Transmittal, within the time and in the manner set forth in D.N.J. LBR

3015-1. A Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens under 11 U.S.C. Section 522(f). ☒ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
FORD MOTOR CREDIT	HOME JUDGMENT	13,070	180,000			167,799	13,070
BANK OF AMERICA	HOME JUDGMENT	14,631	180,000			167,799	14,631
UNIVERSITY RADIOLOGY	HOME JUDGMENT	1,158	180,00			167,799	1,158
ROBERT WOOD JOHNSON	HOME JUDGMENT	1,307	180,000			167,799	1,307

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒

NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
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c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
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Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon Confirmation
☐ Upon Discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee Commissions
- 2) Other Administrative Claims
- 3) Secured Claims
- 4) Lease Arrearages

- 5) Priority Claims
6) General Unsecured Claims

d. Post-Petition Claims

The Standing Trustee ☒ is, ☐ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☐ **NONE**

NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: 11-18-2020.

Explain below why the plan is being modified:	Explain below how the plan is being modified:
home was sold plan is complete	home was sold plan is complete

Are Schedules I and J being filed simultaneously with this Modified Plan? ☐ Yes ☒ No

Part 10 : Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to *Local Form, Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: <u>October 22, 2021</u>	<u>/s/ Indie R Cooper-Guzman</u> <u>Indie R Cooper-Guzman</u> Debtor
Date: _____	_____ Joint Debtor
Date: <u>October 22, 2021</u>	<u>/s/ Robert C. Nisenson</u> <u>Robert C. Nisenson 6680</u> Attorney for the Debtor(s)

In re:
Indie R Cooper-Guzman
Debtor

Case No. 18-29664-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

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Date Rcvd: Oct 25, 2021

Form ID: pdf901

Total Noticed: 70

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 27, 2021:

Recip ID	Recipient Name and Address
db	+ Indie R Cooper-Guzman, 147A David St., South Amboy, NJ 08879-1709
r	+ Coldwell Banker, 51 Arthur Street, Suite H, East Brunswick, NJ 08816-3712
517791802	+ Able Medical Transportation, PO Box 6837, Bridgewater, NJ 08807-0837
517791804	+ Account Resolution Services, Attn: Bankruptcy, Po Box 459079, Sunrise, FL 33345-9079
517791810	+ Ally Financial, C/O Portfolio Recovery Associates, PO Box 12903, Norfolk, VA 23541-0903
517791811	+ Atlantic Ambulance Corp, 3075 E Imperial Hwy Suite 200, Brea, CA 92821-6753
517791812	+ Bank Of America, C/O Frederic I Weinberg & Associates, 1200 Laurel Oak Rd ste 104, Voorhees, NJ 08043-4317
517791813	+ Bank of America, C/O Frederic I. Weinberg, 1200 Laurel Oak Road Suite 104, Voorhees, NJ 08043-4317
517791816	+ Borough South River Water, 48 Washington St., South River, NJ 08882-1247
517791814	+ Borough of South River Tax Collector, 48 Washington St, South River, NJ 08882-1247
517791815	+ Borough of South River Water, 48 Washington St, South River, NJ 08882-1247
517791818	+ Carrier Clinic, PO Box 147, Belle Mead, NJ 08502-0147
518017821	+ Centra State Hospital, C/O A-1 Collection, 1297 Highway 33, Suite 906, Hamilton, NJ 08690-2713
517791822	+ Eagle Medical Transport, PO Box 29263, New York, NY 10087-9263
517791823	+ East Brunswick Family Practice, PO Box 2403, Voorhees, NJ 08043-6403
517791824	+ Emergency Physicians Associates of North, C/O HRRG, PO Box 459079, Fort Lauderdale, FL 33345-9079
517791825	+ Eric B. Chandler Health Center, 277 George St, New Brunswick, NJ 08901-1476
517791829	+ Joseph Wutkowski, 172 Roosevelt Ave, Carteret, NJ 07008-2632
517791830	+ Lincoln Automotive Financial Service, Attn: Bankruptcy, Po Box 542000, Omaha, NE 68154-8000
517791831	+ MD Respiratory Services, 6 West 21st St, Bayonne, NJ 07002-3614
517791832	+ Overlook Hospital, PO Box 1750, Whitehouse Station, NJ 08889-1750
517791837	+ PNC Bank, C/O Mattleman, Weinroth & Miller, PC, 401 Route 70 East, Suite 100, Cherry Hill, NJ 08034-2410
517791839	+ PSE&G, PO Box 14444, New Brunswick, NJ 08906-4444
517791838	+ Princeton & Rutgers Neurology, C/O Bureau of Accounts Control, PO Box 538, Howell, NJ 07731-0538
517791845	+ RWJ Health Network Ambulance, PO Box 251, South Amboy, NJ 08879-0251
517791840	+ Raritan Bay Medical Center, C/O MCS Claim Services, 123 Frost Street Suite 202, Westbury, NY 11590-5027
517791841	+ Raritan Bay Medical Center Old Bridge, 1 Hospital Plaza, Old Bridge, NJ 08857-3087
517791842	+ Remex Inc, Attn: Bankruptcy, 307 Wall St., Princeton, NJ 08540-1515
517791843	+ Robert Wood John, C/O IC Systems, PO Box 64437, Saint Paul, MN 55164-0437
517791844	+ Robert Wood Johnson University Hospital, C/O Celentano, Stadtmauer & Walentowicz., 1035 Route 46 East, Suite B208, Clifton, NJ 07013-2469
517791846	+ Sears/CitiBank NA - Credit, C/O Portfolio Recovery, Po Box 41021, Norfolk, VA 23541-1021
517791848	+ South River EMS, PO Box 949, Matawan, NJ 07747-0949
517791849	+ Southern Bank Emergency EM / Care, C/O Bay Area Credit Services, LLC, 1000 Abernathy Rd. Bld 400, Suite 165, Atlanta, GA 30328-5612
517791850	+ Southern Bank Emergency Physicians, C/O Bay Area Credit Services, LLC, PO Box 5914, Troy, MI 48007-5914
517791852	+ Thomas Gowran Home Improvement and Excat, 12 W. Amherst St., East Brunswick, NJ 08816-2124
517791853	+ Traf Group Inc/A-1 Collections, Attn: Bankruptcy, 2297 St Hwy 33 Ste 906, Hamilton Square, NJ 08690-1717
517791854	+ Trenton State psychiatric Hospital, PO Box 7500, West Trenton, NJ 08628-0500
517791855	+ University Behavioral Health Care, PO Box 826999, Philadelphia, PA 19182-6999
517791856	+ University Radiology, C/O O'Brien and Taylor, Esqs., 175 Fairfield Avenue, West Caldwell, NJ 07006-6425
517823020	+ University Radiology Group, PC, c/o JEROME F. O'BRIEN, 175 FAIRFIELD AVENUE, P.O. BOX 505, WEST CALDWELL, NJ 07007-0505
517791860	++ WELLS FARGO BANK NA, 1 HOME CAMPUS, MAC X2303-01A, DES MOINES IA 50328-0001 address filed with court., Wells

District/off: 0312-3

User: admin

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Date Rcvd: Oct 25, 2021

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Fargo Bank, Attn: Bankruptcy Dept, Po Box 6429, Greenville, SC 29606

517887924

Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 42

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 25 2021 20:23:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Oct 25 2021 20:23:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	Email/Text: Bankruptcy.Notices@pnc.com	Oct 25 2021 20:23:00	PNC BANK, N.A., 3232 NEWMARK DRIVE, MIAMISBURG, OH 45342
lm	Email/Text: Bankruptcy.Notices@pnc.com	Oct 25 2021 20:23:00	PNC BANK, PO Box 1820, Dayton, OH 45401-1820
lm	Email/Text: Bankruptcy.Notices@pnc.com	Oct 25 2021 20:23:00	PNC Bank National Association, Po Box 1820, Dayton, OH 45401
517791803	+ Email/Text: bankruptcy@usecapital.com	Oct 25 2021 20:23:00	Abraham Morganoff, C/O Capital Accounts, PO Box 140065, Nashville, TN 37214-0065
517791817	+ Email/Text: bankruptcy@usecapital.com	Oct 25 2021 20:23:00	Capital Accounts, Attn: Bankruptcy Dept, Po Box 140065, Nashville, TN 37214-0065
517791819	+ Email/Text: bankruptcy_notifications@ccsusa.com	Oct 25 2021 20:23:00	Ccs Collections, 725 Canton St, Norwood, MA 02062-2679
517791820	+ Email/Text: bankruptcy_notifications@ccsusa.com	Oct 25 2021 20:23:00	Comcast, C/O Credit Collection Services, 725 Canton St., Norwood, MA 02062-2679
517791821	+ Email/Text: bankruptcy_notifications@ccsusa.com	Oct 25 2021 20:23:00	Credit Collection Services, Attn: Bankruptcy, 725 Canton St, Norwood, MA 02062-2679
517791827	+ Email/Text: bankruptcydepartment@tsico.com	Oct 25 2021 20:23:00	EZPass NY, C/O Transworld Systems, 5626 Frantz Rd, Dublin, OH 43017-1559
517791828	+ Email/Text: kmorgan@morganlaw.com	Oct 25 2021 20:23:00	Ford Motor Credit Company, LLC, C/O Morgan, Bornstein & Morgan, 1236 Brace Road - Suite K, Cherry Hill, NJ 08034-3229
518568394	Email/Text: ar@figadvisors.com	Oct 25 2021 20:23:00	MTAG Custodian for FIG Capital Investments NJ13, L, PO Box 54472, New Orleans Louisiana 70154-4472
517917717	Email/Text: Bankruptcy.Notices@pnc.com	Oct 25 2021 20:23:00	PNC BANK N.A., PO BOX 94982, CLEVELAND, OH 44101
517916972	Email/Text: Bankruptcy.Notices@pnc.com	Oct 25 2021 20:23:00	PNC Bank, National Association, PO Box 94982, Cleveland, OH 44101
517791834	Email/Text: Bankruptcy.Notices@pnc.com	Oct 25 2021 20:23:00	Pnc Bank, Attn: Bankruptcy Department, Po Box 94982: Ms: Br-Yb58-01-5, Cleveland, OH 44101
517897937	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 25 2021 20:38:39	Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541
517916707	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 25 2021 20:38:46	Portfolio Recovery Associates, LLC, c/o Sears, POB 41067, Norfolk VA 23541
517791833	+ Email/Text: bankruptcy_notifications@ccsusa.com	Oct 25 2021 20:23:00	Plymouth Rock Insurance, C/O Credit Collection Services, 725 Canton St, Norwood, MA 02062-2679
517791847	+ Email/Text: clientservices@simonsagency.com	Oct 25 2021 20:23:00	Simons Agency, Inc., Attn: Bankruptcy, 4963 Wintersweet Dr., Liverpool, NY 13088-2176
517791851	+ Email/Text: bankruptcy@certifiedcollection.com	Oct 25 2021 20:23:00	St. Peters Hospital, C/O Certified Credit &

District/off: 0312-3

User: admin

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			Collections, PO Box 1750, Whitehouse Station, NJ 08889-1750
517795257	+ Email/PDF: gecsed@recoverycorp.com	Oct 25 2021 20:38:51	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517916410	Email/Text: ar@figadvisors.com	Oct 25 2021 20:23:00	TFS Cust for FIG Cap Inv NJ13, LLC, PO Box 54472, New Orleans Louisiana 70154-4472
517914928	Email/Text: RPSBankruptcyBNCNotification@usbank.com	Oct 25 2021 20:23:00	U.S. Bank National Association, Bankruptcy Department, PO Box 108, St. Louis MO 63166-0108
517791858	Email/Text: RPSBankruptcyBNCNotification@usbank.com	Oct 25 2021 20:23:00	US Bank/RMS CC, Attn: Bankruptcy, Po Box 5229, Cincinnati, OH 45201
517791857	Email/Text: RPSBankruptcyBNCNotification@usbank.com	Oct 25 2021 20:23:00	Us Bank, Attn: Bankruptcy, PO Box 5229, Cincinnati, OH 45201
517901200	+ Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	Oct 25 2021 20:38:54	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517791859	+ Email/Text: bankruptcynotices@dcicollect.com	Oct 25 2021 20:23:00	Verizon Wireless, C/O Diversified Consultants, Inc, PO Box 551268, Jacksonville, FL 32255-1268

TOTAL: 28

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517791805	*+	Account Resolution Services, Attn: Bankruptcy, Po Box 459079, Sunrise, FL 33345-9079
517791806	*+	Account Resolution Services, Attn: Bankruptcy, Po Box 459079, Sunrise, FL 33345-9079
517791807	*+	Account Resolution Services, Attn: Bankruptcy, Po Box 459079, Sunrise, FL 33345-9079
517791808	*+	Account Resolution Services, Attn: Bankruptcy, Po Box 459079, Sunrise, FL 33345-9079
517791809	*+	Account Resolution Services, Attn: Bankruptcy, Po Box 459079, Sunrise, FL 33345-9079
517791835	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, Pnc Bank, Attn: Bankruptcy Department, Po Box 94982: Ms: Br-Yb58-01-5, Cleveland, OH 44101
517791836	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, Pnc Bank, Attn: Bankruptcy Department, Po Box 94982: Ms: Br-Yb58-01-5, Cleveland, OH 44101
517791826	##+	EZPass NJ, RMCB Retrieval Masters Creditors Bureau, 4 Westchesters Plaza Suite 110, Elmsford, NY 10523-1615

TOTAL: 0 Undeliverable, 7 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 27, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 22, 2021 at the address(es) listed below:

Name	Email Address
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District/off: 0312-3

User: admin

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Date Rcvd: Oct 25, 2021

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Total Noticed: 70

Albert Russo

on behalf of Trustee Albert Russo docs@russotrustee.com

Albert Russo

docs@russotrustee.com

Christian Del Toro

on behalf of Creditor PNC BANK N.A. cdeltoro@martonelaw.com, bky@martonelaw.com

Denise E. Carlon

on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

Frank J Martone

on behalf of Creditor PNC BANK N.A. bky@martonelaw.com

Frank J Martone

on behalf of Loss Mitigation PNC BANK bky@martonelaw.com

Frank J Martone

on behalf of Loss Mitigation PNC Bank National Association bky@martonelaw.com

Robert C. Nisenson

on behalf of Debtor Indie R Cooper-Guzman r.nisenson@rcn-law.com
doreen@rcn-law.com;g2729@notify.cincompass.com;nisensonrr70983@notify.bestcase.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9